

New policy could save you money on some services



We'll do **whatever it takes** and then some.

You could benefit from new payment policy

Delta Dental dentists now accept Delta Dental's contracted or reduced fee for some services not covered by your dental plan.

Delta Dental of Delaware has implemented a new policy that could save you money on procedures that are not covered by your dental plan.

Delta Dental now requires dentists who participate in Delta Dental's networks to accept Delta Dental's contracted or reduced fee for a service that is not covered by your dental plan when:

- It exceeds your annual maximum benefit under the plan;
- It exceeds the frequency limitation for such procedures under the plan; or
- It was performed during a benefit waiting period.

In addition, Delta Dental dentists are required to accept Delta Dental's reduced fee for a non-covered service so long as your dental plan provides benefits for a less costly alternative procedure that can address the dental condition being treated.

A Delta Dental dentist may continue to charge you his or her usual fee if the treatment was never a covered benefit under your dental plan.

Here are examples of how this policy works:

Example 1: Suppose you want a composite (white) filling applied to a molar. Your dental plan will provide benefits only for a less costly amalgam (silver) filling or restoration on posterior molars.

In this instance, because an alternative treatment is provided as a benefit, the Delta Dental dentist would be required to accept Delta Dental's reduced fee — rather than his/her usual fee — for the posterior composite. You would be charged the difference between Delta Dental's payment toward the amalgam filling and Delta Dental's reduced fee for a posterior composite rather than the dentist's usual — often higher — fee.

Example 2: You can also save on the cost of a procedure that is subject to frequency limitations. For instance, your dental plan provides benefits for

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- Less out-of-pocket

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two cleanings in a year. If you were to get a third cleaning in a year, your Delta Dental dentist could charge you no more than Delta Dental's contracted fee for that third cleaning, rather than his or her usual — probably higher — fee.

Example 3: You will still be required to pay the dentist's usual fee for cosmetic-only procedures, such as

veneers or crowns provided purely for aesthetic purposes, or for large reconstruction cases where the entire bite is changed as a result of crowns and bridges or for implants (see your list of plan limitations and exclusions).

Delta Dental's non-covered services policy is available to all Delta Dental enrollees, including their enrolled dependents.

Questions about oral health?

If you've got questions about oral health, be sure to check out our website at **deltadentalins.com** for answers.

To help you and your family keep your smiles healthy, we've compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

Mouth-Body connection

- Diabetes and oral health
- Heart disease and oral health
- Men's oral health
- Oral cancer
- Osteoporosis
- Pregnancy and oral health
- Stress and oral health
- Tobacco use and oral health

Preventive care

- Brushing and flossing
- Dental cleanings
- Fighting bad breath
- Fluoride
- Nutrition and oral health
- Choosing and caring for your toothbrush

Emergency care

- Dental care when traveling
- Handling dental emergencies

Kids & teens

- Baby bottle tooth decay
- Children's oral health
- Eating disorders
- Teens' oral health

Seniors

- Dental care of Alzheimer's patients
- Dentures
- Seniors' oral health

Dental treatments

- Amalgam and resin fillings
- Braces
- Dental implants
- Dental x-rays
- Sealants

Conditions

- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ